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**METLIFE ROLLS OUT CALIFORNIA PARTNERSHIP PROGRAM
TO SMALL- AND MID-SIZE BUSINESSES ACROSS THE STATE**
– New Statewide Program is First to Deliver
CPLTC-Certified Long-Term Care Policies Through the Workplace –

Westport, CT, November 9, 2005 – California employees who are worried about financing their Long-Term Care needs, or those of a loved one, have a new option at their disposal: Long-Term Care Insurance Partnership policies from MetLife, Inc. (NYSE: MET).

Today MetLife launched a new statewide long-term care insurance program that will be offered through the workplace, and is the only program of its kind endorsed by the California Partnership for Long-Term Care (CPLTC). This new program gives California employees access to CPLTC-certified policies through the workplace. CPLTC-certified policies are designed to help protect the financial independence of Californians and contain a special “lifetime asset protection” feature.

“As the workforce matures, the need for quality long-term care planning is becoming increasingly acute,” notes Jodi Anatole, vice president, MetLife Long-Term Care. “Nationwide, more than one-third of all employers expect workforce demand for, and participation in, long-term care insurance programs to increase over the next 18 months. California employers and employees are no exception.”

California is among the leading states in long-term care insurance coverage with 7.2 percent of all adult Californians covered under policies, compared with 5 percent of adults nationwide. Though California ranks above the national average, the vast majority of California residents are uninsured, leaving them vulnerable to high costs for long-term care services. MetLife’s Mature Market Institute estimates the average cost of long-term care in California at \$26,000 per year for home-based care and \$34,000 per year for residential care facilities.

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“Statistics show that one out of two women and one out of three men over the age of 65 will spend some time in a nursing home,” said California Department of Health Services Director Sandra Shewry. “Nursing home care in California currently averages about \$180 a day, or \$66,000 a year. These costs are generally not covered by Medicare or private health insurance. The Partnership’s mission is to provide Californians with affordable long-term care insurance protection.”

Notable highlights of the MetLife program offering of California Partnership policies through the workplace are:

- **State Endorsement** - MetLife is the only workplace provider endorsed by the California Partnership for Long-Term Care
- **The MetLife/CPLTC Program** can be offered as an employer-paid or voluntary benefit
- **A variety of choices** - MetLife offers a wide range of options and flexible payment riders from which employees can choose to help them customize a plan that meets their individual life cycle and financial needs
- **Productivity** - By offering long-term care insurance to employees and their family members, employers give their employees an effective way to help manage the potentially high costs of caring for a spouse, parent or loved one who may become chronically ill or injured and also helps employees manage their time at work, which can have a positive impact on a company’s bottom line
- **Tax-qualification** - Policies are designed to be tax-qualified, which could bring tax advantages to both employers and employees
- **Asset protection:** Benefits paid under the MetLife Partnership policy are added to Medi-Cal asset exemptions and are protected against “spend-down” rules to help secure employees’ financial future

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